## Claims

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- A method for forming the bit-line contact of DRAM cell, said method comprising the following steps:
  - A. providing a substrate comprising a plurality of control gates;
  - B. forming a dielectric layer on said substrate;
  - C. forming a patterned photoresist defining a first aperture on said dielectric layer;
  - D. etching said dielectric layer by using said photoresist as a mask for exposing said substrate to form the bit-line contact window;
  - E. filling said bit-line contact window with a conductive material to form the bit-line contact;
  - F. forming an isolation layer comprising a second aperture on said dielectric layer to exposure a portion of said bit-line contact; and
  - G. forming a conductive layer on said isolation layer and filling up said second aperture.
- 2. The method of Claim 1, wherein said dielectric layer is made of BPSG.
- 3. The method of Claim 1, wherein step B further comprises: performing a first planarization to said dielectric layer.
- 4. The method of Claim 3, wherein a CMP process performs said first planarization.
- 5. The method of Claim 1, wherein said photoresist includes silicon nitride.
- 6. The method of Claim 1, wherein said patterned photoresist is formed by etching.
- 7. The method of Claim 1, wherein said step E further comprises forming a conductive layer.
- 8. The method of Claim 1, wherein said conductive material is a polysilicon or a

4NTC/0305US 6

metallic material comprising tungsten.

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- 9. The method of Claim 1, wherein said step E further comprises performing a second planarization to said conductive layer and/or said photoresist.
- 10. The method of Claim 9, wherein a CMP process performs said second planarization.
- 11. The method of Claim 9, wherein said second planarization removes a portion of said photoresist.
- 12. The method of Claim 9, wherein said second planarization removes said photoresist completely.
- 13. The method of Claim 1, wherein said isolation layer comprises TEOS.
- 14. The method of Claim 1, wherein said second aperture is obtained by an etching process.
- 15. The method of Claim 1, wherein said conductive layers are made of polysilicon or a metallic material comprising tungsten.